

Certificate of Notice Page 1 of 2  
United States Bankruptcy Court  
Eastern District of Pennsylvania

In re:  
Melvin Torres  
Debtor

Case No. 20-10747-pmm  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
Form ID: pdf900

Page 1 of 1  
Total Noticed: 4

Date Rcvd: May 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 16, 2020.

db +Melvin Torres, 63 West Madison Street, Mohnton, PA 19540-1209  
14463358 +Midland Funding LLC, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007  
14463357 +Midland Funding LLC, c/o Hayt Hayt & Landau LLC, 2 Industrial Way West,  
Eatontown, NJ 07724-2265

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
14489858 +E-mail/Text: bankruptcydpt@mcmcg.com May 15 2020 03:18:39 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011

TOTAL: 1

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
14493783\* +Midland Funding LLC, Po Box 2011, Warren MI 48090-2011

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 16, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 14, 2020 at the address(es) listed below:

DAVID S. GELLERT on behalf of Debtor Melvin Torres dsgrdg@ptdprolog.net  
REBECCA ANN SOLARZ on behalf of Creditor Pingora Loan Servicing, LLC bkgroup@kmlawgroup.com  
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

In re:	:	
MELVIN TORRES	:	Bankruptcy No. 20-10747 PMM
	:	
Debtor	:	Chapter 13

**ORDER**

Upon consideration of the Motion of Debtor to Avoid Judicial Lien of Midland Funding LLC, it is hereby

**ORDERED** that the Motion is **GRANTED**; it is further

**ORDERED** that the Judicial Lien held by MIDLAND FUNDING LLC, entered at docket number 19-21112 in the Berks County Court of Common Pleas against real property of the Debtor more particularly described in Debtor's Motion, is hereby **AVOIDED IN ITS ENTIRETY**; it is further

**ORDERED** that the Debtor is authorized to take all steps necessary and appropriate to note the avoidance of the Judicial Lien on the Docket of the Court of Common Pleas of Berks County; however, the failure to do so shall not affect the avoided status of the Judicial Lien; and it is further

**ORDERED** that the avoidance of the Judicial Lien shall be effective upon completion of the Debtor's Chapter 13 Plan and the entry of the discharge order.

BY THE COURT:



**Date: May 14, 2020**

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Patricia M. Mayer  
United States Bankruptcy Judge